

# OFFICIAL GAZETTE

## GOVERNMENT OF GOA

### EXTRAORDINARY

#### GOVERNMENT OF GOA

##### Department of Agriculture

##### National Agricultural Insurance Scheme

(Rashtriya Krishi Bima Yojana)

Rabi Season 1999-2000

#### Order

3/4/Plan/NAIS/D. Agri/99-2000

Read:-1. Resolution No. 2, 3 and 4 dated 21-10-1999 of State Level Co-ordination Committee on Crop Insurance.

2. Letter No. 13011/15/99-Credit-II dated 16-7-99 from Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation, New Delhi.

Government of India has launched the New National Agricultural Insurance Scheme (NAIS) from Rabi 1999-2000 season. The Government has decided to implement this scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with General Insurance Corporation of India, and therefore please to direct:—

1. That, the scheme would broadly cover Paddy, Pulses, Groundnut and Sugarcane crops at the taluka level with unit of Insurance as taluka for Paddy, Pulses and Groundnut and State for Sugarcane. The following crops and areas are hereby notified to be covered under this scheme for Rabi 1999-2000.

Notified Taluka	Notified Crops
Tiswadi	Paddy, Pulses and Groundnut
Bardez	— do —
Salcete	— do —
Mormugao	— do —
Pernem	Paddy, Pulses, Groundnut & Sugarcane
Bicholim	— do —
Satari	— do —
Ponda	— do —
Sanguem	— do —
Quepem	— do —
Canacona	— do —

2. That, the premium rates for Rabi season for Paddy, Pulses and Groundnut crops would be 2% of the sum insured or actuarial rates whichever is less. Whereas for Sugarcane crop actuarial rate would be applied.

3. That under the scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas up to the full loan amount. Additional coverage under the scheme is also available (at the option of farmer), beyond the loan amount up to the value of 150% of average yield (Average yield of the State based on yield of past 3 years in case of Paddy and past 5 years in case of Pulses, Groundnut and Sugarcane crops). The maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of threshold yield or 150% of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The cropwise levels of idemnity, limits of sum insured and applicable premium rates in the State are given below:—

Notified Crop	Level of indemnity	Normal Coverage per Ha.		Additional Coverage per Ha.	
		Sum insured	Premium rate	Sum insured upto	Premium rate
Paddy	90%	17952/-	1.20%	11968/-	1.20%
Groundnut	60%	13187/-	1.40%	19781/-	1.40%
Pulses	60%	4627/-	2%	6951/-	5.50%

5. That coverage is also available for all non-loanee farmers, on optional basis.

6. That Board seasonality discipline and cut off dates for receipt of proposals in respects of loanee and non-loanee farmers will be as under:—

Crops	Loanee		Non-loanee farmers	
	Loaning period	Final cut-off date for receipt of Declarations by GIC	Cut-off date for receipt of proposals by branches/ /PACS	Cut-off date for receipt of declarations by GIC
Paddy,	October	30th Nov.	31st Dec.	within one month
Pulses &	November	31st Dec.		
Groundnut	December	31st January		from the cut off date
	January	28th/29th Feb.		
	February	31st March		
	March	30th April		
	Final	31st May		
Sugarcane	—do—	—do—	31st May	—do—
Cut-off date for receipt of yield data	—	—	—	July/ /September

7. That, the FIS shall also compulsorily cover all crop loans disbursed through Kisan Credit Cards (KCC) and shall establish necessary control and maintain back up registers for smooth and effective coverage of the loans. In case, where total amount of loan for particular crop withdrawn through KCC during the season exceeds the sub-limit fixed for the crop (grown during the season), the sum insured shall be limited to the sub-limit fixed for such crop (and season) in the KCC. The KCC sub-limits for co:sumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

8. That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop, each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FIS shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals, accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration formate as per the prescribed proforma, are to be used for loanee and non-loanee farmers.

11. Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the nodal banks shall be remitted by way of a single demand draft/instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FIS.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIS within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIS shall only be liable/responsible for all omissions/commissions/errors committed by them.

15. That, small and marginal farmers shall be provided 50% subsidy on premium rate to be shared by the State and Central Government on 50:50 basis. For the purpose of subsidy to small and marginal farmers under the above mentioned Insurance scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme.

16. Correct premium rates should be ascertained from the table given above and premium computation (sum insured X premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sue insured/ /liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the nodal banks/FIS.

18. The Director of Agriculture, Government of Goa, Panaji shall monitor and Co-ordinate the implementation of the scheme with the help of the District Level Monitoring Committee. The said committee shall assist the Implementing Agency i. e. GIC Mumbai to assess extent of losses due to localised perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture Panaji shall make arrangement to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the Governor of Goa.

K. G. Sharma, Director of Agriculture & Ex-Officio Joint Secretary to the Government of Goa.

Panaji, 23rd November, 1999.